

AN ESSAY ON THE HOUSING COMMISSION

(Note: An essay is a "trial run", This is very much a trial run. Readers are asked for corrections, suggestions, additions, criticism, for formulation of a better document later.)

The Problem 30 Years Ago

In the 1930's when the left wing of the labor-movement was battling for better conditions for the unemployed and against evictions, Oswald Barnett and his band of keen young Christian reformers headed a protest movement for the abolition of slum conditions in the inner Melbourne suburbs.

From this pressure came the Housing Investigation and Slum Abolition Board which reported in 1937:-

The Board records its horror and amazement at the deplorable conditions under which these thousands of men, women and children are compelled to exist. Hundreds of homes contain small rooms, low and water-stained ceilings, damp and decaying walls, leaking roofs, and rotting floors. Many are badly lighted, rat and vermin-infected and without proper ventilation."

"Inadequate sunlight, dampness and lack of drainage render these shelters (which are not worthy of the name of dwelling) into veritable plague spots, and heavy toll is being taken of the health of the occupants, particularly of the women and children."

It also published a list of owners of 7330 slum and sub-standard houses. As the 1966 Housing Commission publication "The Enemy Within Our Gates" puts it:-

"To remark that the report caused a sensation would be an epic understatement. It was in this climate that the Housing Commission was created in 1937."

The purchase and clearance of slum properties in such conditions owned as investment in real estate and re-settlement of the tenants in modern houses and flats constructed by the Commission was clearly progressive and had the support by and large of the labor movement.

Wartime and early post-war housing shortages continued the desperate need for such "slum clearance."

What Was Good In The Housing Commission

The aspects of Commission policy which deserved support from the labor-movement in the 1930's and the 1940's were as follows:-

1. A subsidy to tenants: It was a Government subsidy to some of those people suffering most desperately from the housing shortage.
2. An attack on Rack-Renters: The acquisition of property was in the main from the slum-landlord, forcing him to change the form of his investment.
3. Garden suburbs close to City: The "garden city" settings of the early Commission Estates with inbuilt community shopping and playground facilities were for those days, the application of the most modern and advanced town planning policy creating for the first time, standards of amenities better than those enjoyed by workers in most "industrial suburbs" and which came within some distance of the standards enjoyed by more privileged classes.

4. High Popularity: Such a wide strata of the working people were inadequately housed due to the unemployment of the 1930's and the war in the 1940's that when they were re-housed in Commission estates there was no feeling that they were being cast amongst the under-privileged sections of the community.

5. Nationalised Industry: The Commission was at the outset a public sector of the economy. The Commission's Holmesglen Prefabricating Concrete Factory, for example, was a former defence factory, one of the few adapted to peace-time publicly-owned uses.

Changing Conditions

However there has been changing conditions both in the community and in the Housing Commission which demand some re-thinking:-

Taking the above five points:-

1. A Subsidy to Tenants NOW: Assistance to Private Builders via purchasers:

There has been a preference under Liberal Governments in the 1950's and in the 1960's for housing subsidies to go less in the form of public housing for rent by the Housing Commission and more in the form of financial assistance to a home-owner in which private enterprise does the home-building e.g. Co-operative Housing Finance (Federal) Housing Loans Insurance Corporation (Federal) Home Savings Grants (Federal) Home Finance Trust (State) as well as housing finance released as a matter of Government policy through the Commonwealth Bank and State Savings Bank. This process has been facilitated by increased employment of women and relatively little unemployment in the post-war period. (Researching needed: To what extent has there been a decline in finance for Commission building for tenants relative to Government provided finance funds for home building?)

2. An Attack on Rack-Renters NOW: Slum-Landlords a Vanishing Race:

The increasing facility for purchasing of homes by workers has meant a decline of landlordism generally to the extent that the last Minister of Housing Mr. Thompson could boast that 75% home ownership was a world record. Rent control of the 1940s induced many slum landlords to sell to their tenants and in the 1950s the advent of large numbers of migrants continued the process of sale of slum houses at high prices.

The result is that when today the Housing Commission acquires land in the inner areas it is not doing so from landlords but very largely from home-owners who are elderly Old Australians or newly arrived New Australians.

3. Garden Suburbs Close to the City NOW: Walkup or Banishment to Outer Suburbs

The (relatively) reduced scale of Housing Commission activity, the removal of Barnett from the Commission, and the economics of the high price of land have continued to force a change in policy. In place of the idyllic-inspired garden settings of the Barnett era (e.g. Fisherman's Bend, and East Coburg) there was the dreary grid system or near grid-system of the outer suburbs (e.g. Broadmeadows and Heidelberg) and the Commissions detached house estates are, of necessity, receding further and further from the inner areas. Coupled with this is the policy for high density (12, 20 or 30 storey elevator towers; plus four story walk-ups) in the inner areas.

For young people an abrupt change in the style of accommodation & in neighbourhood is often welcome. However, apart from migrants it is mainly the older generations of Australians who are the inner

suburban owners, and to many of them the prospect of life in high rise flats or walk-up flats or living further from old friends and their old haunts in an outer suburb, is bitterly resented. For migrant owners in the inner suburbs there are somewhat different motives for resentment. Newly arrived, in a strange country many bringing with them deep-rooted and justified suspicions of bureaucratic injustice, they fear they will suffer from any enforced change. If indeed the scale of compensation is insufficient to enable them to buy a similar equity and amongst their own countrymen their fear is justified in Australia too. If they were to be scattered without choice in the outer suburbs or high rise flats, it would break-up their tight-knit community which they are entitled to enjoy.

4. High Popularity NOW: Enclaves of Underprivileged. Due to the acute lack of a ability by the Commission to keep up with the demand over a long period of years high-density estates are tending to be concentrations, not of typical working class families, but of sections of the most desperate and under-privileged. There is developing a reluctance of the more typical workers to live in such estates, especially for families with children, and a reluctance even to live close to such estates.

5. Nationalised Industries NOW: Commission Parly an Instrument for Master Builders: Liberal Governments in addition to tipping the scales towards privately-owned-houses-built-by-private enterprise against publicly-built Commission homes at low rentals have also gradually changed the function of the Commission. Its operations are now not fully a part of the public sector in two respects....

- (a) It sub-contracts to the master-builders. This amounted to \$2,500,000.00 for 1966 to 1967 according to the last Annual report (page 9) total capital works expenditure on all buildings (including country 55% of total) was \$28,930,755.00 (page 17)
- (b) It sells to the master-builders at prices as low as 50% of the cost of acquisition and clearing to induce them to redevelop (The Master-Builders Redevelopment Pty. Ltd., consisting originally of some 14 master builders has, however been taken over by Jennings.)

The emphasis seems to have shifted from Barnett's burning desire to re-house people in an uplifted environment to one of reclamation of land and the stated intention is that private enterprise should be encouraged and subsidised to re-develop at least 50% of the reclaimed land.

The Present And The Future

With this somewhat scrappy background let us turn out attention to the present and the future.

Deadlock:

Head-on collision is now occurring between the Housing Commission and the workers who own the inner suburban areas that the Commission seeks to acquire. Mass "stay-put" intentions have been recorded from Richmond, South Melbourne and St.Kilda.

In addition Richmond A.L.P. Council has insisted on proper provisions of all community facilities being built-in to the plans (and vitally, the financial provisions) of any deal in which the Council is expected to give financial assistance to the Commission.

If the splendid solidarity of these residents and the social conscience of the Richmond Council succeed to the extent of preventing acquisition or re-development (as the case maybe) it will be a victory against what has, in modern conditions, become the inhuman approach of the Commission. But, if there were nothing more it would be a

partial defeat too. The Commission, after all, is a public instrumentality whose functions has been and should be, to raise housing and living standards. If it is prevented from doing this, it may be a partial defeat for the master-builders and land speculators (hoping to use the Commission as an instrument for their greater profit) but it will be no less a defeat for the interests of the low paid worker in general. This set-back would apply not only to the thousands in the inner area who really do need re-housing, but also have bad social consequences for the younger families, forced further and further out from the city by the expansion of the sprawl due to a hampering of the high density program. What is needed is to rethink the Commission's policy and methods, and this cannot be done without a clear policy for the whole inner area, and this too, unavoidably, is connected with the policy for Melbourne as a whole.

The writer, basing himself on a deliberate policy of encouragement of high density (see above) although giving individuals always the choice of either, consequently proposes a change in the Housing Commission (or Redevelopment Authority's) policy and methods.

CHANGED POLICIES AND METHODS OF HOUSING COMMISSION OR ANY "REDEVELOPMENT AUTHORITY"

(Either Housing Commission or Redevelopment Authority are both called "Commission" for short)

1. A Genuine Choice For The Expropriated: All home-owners whose properties are acquired (called here for short "the expropriated") or tenants of dwelling houses should be offered a wider choice of alternative Commission accommodation....

(a) He should not be confronted with the "choice" of living in a high-rise flat in a location of the Commission's selection or purchasing a Commission House in an outer suburb.

He should be able to choose from different forms of Commission built high-density accommodation, on either a purchase or rental basis in the same general area.

(b) To be able to offer this, the Commission needs to build in the same general area a mixture of different types of high density buildings.

(c) Samples of these buildings should be erected and completed before the expropriated is served a notice to treat, so he can inspect the type of accommodation offered and the general amenities and situation of the buildings, enquire and discuss with his friends whether they too can obtain nearby dwelling units. Groups of people should be permitted, if they so desire, to select adjoining accommodation. This is important not only for old Australians who have known each other for years, but also for migrants. Enticement to improve housing standards rather than the display of legal powers of "reclamation" should be the keynote.

2. Land From Other Sources:

To achieve this the Commission will need to be "one move ahead". Land in all parts of the inner area will need to be made available to the Commission other than from home-owners. So that they will have accommodation ready in the same area for those who are to be re-located, for example:-

(a) Run-down enterprises, or enterprises which are unsuitable for the area.... gas works, (after natural gas?) junk yards, Newmarket salesyards, Victoria wholesale Market etc.

- (b) Utilisation of land unsuitable for parks, and creation of better-located park sites in compensation for the area that have been cleared. amalgamated
- (c) Municipal works-yards which should, in any case, be / modernised and shifted further from the city in the interests of economy and efficiency.
- (d) Immediate resumption of lands still vacant, (if any) which have been sold by the Commission to the Master-Builders for private development.

3. Built-in Amenities:

Two types of amenities need to be guaranteed:-

- (a) Amenities that are part of the Commission building and grounds:

The Commission is grappling with and gradually making improvements in the comfort of the living quarters. However, apart from problems like draught, safety, size of rooms, hot water service, central heating etc, there are some radical improvements needed which cannot be made unless the Commission departs from the practice of packing living quarters into every square foot of building. Mostly these needs are...."overflow space" for prams, bikes, etc, supervised playrooms for children, laundries and drying facilities without climbing stairs and workshop and hobby facilities.

Car parks should be underground where possible. Instead of 80% of the ground being set aside for car parks and general open space, it would be better to have much less open space the money saved to be used instead on development of specific community uses of a popular character and the provision of paid coaches, instructors, and supervisors, and including out-door secluded nooks not overlooked by windows on all sides.

- (b) Social Amenities:

Higher density means a need for a new or expanded neighbourhood service to cope with it and completion of these services should coincide with the completion of the dwelling units.... Integration of the activities of the neighbouring community with estate activities, is an important principle so for example, the specific out-door facilities could be for joint use with the neighbourhood whilst other neighbourhood whilst other neighbourhood facilities could/be improved for joint use with estate dwellers.

4. Compensation:

Whether the expropriated elect to take Commission accommodation or not, compensation is important, but is especially important to those who do not desire to live in high density Commission flats or in outer suburban estates.

Compensation should be fair market value plus, say 20% or 25% fair market for all the trouble, readjustment, shifting expenses etc, caused by re-location (see Appendix 1 attached Compensation.)

5. Renovation and Extension:

The Commission should be empowered to adopt a policy of renovation and extension of sound old buildings whether houses or flats, finance being made available for the owners, for this purpose, (see also below under "finance".) Conditions attaching to the advance of loans for such purposes should be approved by one of a panel of architects for the designs and standards of the proposed renovation. Where structure and design are satisfactory permits should be obtained for additions to the building either by adding storeys or, where there is room, extension into the "back yard".

Approval for improvements involving structural alterations or other expensive renovations should not be given, naturally, in areas which the Commission intends to reclaim in the near future. However, the 3000 acres which according to the M.M.B.W. will be "slum" within the next 30 years, should be re-investigated in the light of these possibilities of a thorough-going renovation program, and extensive areas "released" from the threat of future demolition for lengthy periods ahead and publicly announced.

Even in areas intended for reclamation, but not say for 8 or 10 years approval should be given for finance to bring the house to the required minimum standards of health.

6. Expanded Rate of Building:

"The demand for accommodation provided by the Commission showed a sharp rise over the previous year with a total of 11,515 applications received as compared with 9,664 in 1965/66. The increase was chiefly in country areas where the total number of applications was 1675 higher than that for the previous year" (Commission 1966/67 Annual Report). To meet this demand 3116 units were completed (1777 in country and 1339 in metropolitan area). That is, only one person in every $3\frac{1}{2}$ persons applying were satisfied. Bearing in mind the long wait for all but the most desperate cases, there must be term of thousands more including migrants who would apply if only they knew they would stand a chance of getting a house in a few months instead of a few years. If Hamer's policy even were to get under way, clearly thousands more dislocated persons a year will be seeking low-cost accommodation.

Obviously a vastly expanded rate of low-cost building is required.

The master-builders would like to step into the field of low-cost housing if the Government can make it profitable to them. Thus Mr. Shelley President of the Housing Industry Association, Victoria Division, quite rightly attacks the spiralling cost of housing blocks due largely to the costs of water electricity, sewerage, drainage and road construction all being saddled on the developer to pay in cash. The developer in turn, adding these costs to the cost of the land. Before 1958, these services were supplied by loan monies and the homeowner paid for them, ~~indirectly~~ over a period of years in rates, taxes or instalment payments.

But significantly Mr. Shelley draws this conclusion "this policy has in fact led to the almost complete abandonment of home building for the low income group. It has caused 10% of the community to be cast to the unimaginative choices provided by the socialised Government sector of home building."

The 10% we feel, are far safer "cast" upon "socialised" (?) sector than on the tender mercies, of, say Jennings whose most recent high-density efforts show about half the degree of imagination of the Commission.

The present revolt against Commission methods of acquisition must not be allowed to stand in the way of increased pressure for a vastly expanded rate of Commission building.

Indeed paradoxically the revolt partly has its roots in the fact that the Commission's rate of buildings is so completely inadequate. If they were a "move ahead" and would provide superior and attractive choices in the same area, many of the expropriated would clearly welcome the change with open arms.

The Commission which itself is demanding a more than threefold increase in the rate of expansion rather ominously has begun to set its targets in term of acres reclaimed instead of the number of dwelling units it should be providing. It is hoped that it is only an accident of wording. However when it is said "the commission considers the desirable target for inner area redevelopment should be not less than 80 acres per annum and stresses that this

figure is more than three times the rate of 25 acres proposed for the next three years." It could mean that the Commission has begun to pay more attention to the pressure of developers for land than it has to the pressure of desperate people on its waiting lists.

7. ELDERLY PEOPLE

According to the Commission's last Annual Report it completed a record number of flats for elderly for 1966/67.

The quality and character of accommodation offered here is particularly important because of all of the population, it is more difficult for the elderly and sick to re-adjust to change than any other. According to the report the response of Lone Persons to the 3 12-storey flats in Carlton, Prahran and South Melbourne been "most favourable. In each case they have quickly welded themselves into the happiest of communities. Their appreciation of living in attractive units with lifts, heating, hot water, adequate kitchen and laundry facilities and an area to meet each other is most encouraging. The Commission's experience is that Lone Persons and Pensioner couples have a strong desire to live in the suburbs in which they have spent most of their lives, where their friends, doctors churches and shops are located."

If this is so, it is good, what is satisfactory for healthy old people however is not necessarily so for the sick crippled or frail who often have to rely on friends and neighbours, and dread a shift which they fear would remove them from this customary succor in time of need.

Consideration should be given to the Commission/^{acting} in conjunction with the local Councils for the constructions of elderly peoples units along the lines of the Salvation Army homes in Camberwell, where there is flexibility ranging all the way from complete independence in a self-contained flattette, through provisions of meals and house-keeper services to complete hospitisation depending on the state of health.

8. Finance:

(a) For the Commission's own Building Program:

The Commissioner's report states "no realistic progress will be made until funds are provided by the Commonwealth Government following a pattern so clearly established in U.S.A., Canada and the United Kingdom." the writer agrees.

The Commonwealth-State Housing Agreement needs drastic and urgent overhaul.

(b) For Renovation or Re-housing the Expropriated:

Bolte in 1955 made a promise that, if elected, he would "legislate for an approved scale of loans to home purchasers of up to 95% of the fair value of small homes. This would be achieved by a Government-guarantee to all approved lending institutions, including the State Savings Bank of the excess of the amount they would normally advance" (Age 6/5/1955)

After 13 years this promise has still to be made good. True the Home Finance Trust was set up and later the Commonwealth Government's Housing Loans Insurance Corporation, and theoretically would guarantee loans up to 95%. However this was sheer farce because the lending institutions including the State Savings Bank, limited or were limited in the maximum amount of loan they would advance.

Minister for Housing Mr. Meagher euphemistacally described it thus "both have been to some extent inhibited by the demands for money for over all development." (Age 4/3/68)

Mr. K.V. Shelley, Housing Industry Association President explained the position more forthrightly, "... the rapid development of the Government's plan (i.e. the insurance corporation) has been made farcical by the imposition of loan limits. Until the loan maximum is raised or abandoned the high ratio loans will have a hollow ring."

The Victorian and Commonwealth Governments should carry out the Liberals' promises of enabling people to purchase houses on 5% deposit. They should compel lending institutions to advance money to 95% of valuation. They should put a ceiling of interest rates, they should supplement the funds, if necessary with Government finance and they should make such funds available wither for the purchase of new homes, the purchase of old homes or the renovation of old homes (as above.)

All expropriated persons should, if they so desire, have guaranteed immediate access to such funds to purchase, or to renovate and purchase another home, the advance in such cases to be the difference between the price of acquisition received from the Commission and the price of their new home.

9. New Building Regulations:

In the whole of the inner area, as for the whole of Melbourne. Chapter 8 of the Uniform Building Regulations laying down frontage sites sizes, etc should be rescinded and in their place should be new regulations enabling Councils to choose from a number of different types of "Residential District". If the Council choose one of the high-density types of Residential District the regulation would be more flexible in that they would permit more of the ground to be built over without sacrificing privacy, yet more rigid in determining the relationship of buildings to each other and to their site, preventing for example the present chaos of high flats dotted amongst single houses.

Thus within the inner areas if private enterprises bought up old houses and rebuilt, they should be prevented from building low-density housing, and forced to erect the bigger high-density buildings on adequately-sized blocks.

10. Should Private Enterprise Have Part in Rebuilding The Inner Areas?

In the writer's opinion: Yes. It would be wrong to expect the Housing Commission to be the sole house-constructing authority over the whole of the inner area: Private enterprise should be permitted to build high-density housing for ^{higher} income groups, it is scandalous that the Housing Commission should be used as an instrument to acquire large tracts of land and make it available at subsidised half-cost or thereabouts to Jennings.

It already pay private developers to buy-up, demolish and erect flats in the inner area, they should not be given a subsidy to do so. If there is to be any subsidising by the Government to encourage people to live in higher-density areas which would be good it could take the form of subsidising the home-owner, either with more attractive finance for purchase of home-units or for rent-subsidy. In an indirect way this too would be a subsidy to private enterprise for it would enable them to offer higher prices for land and recoup themselves with higher returns. But it would favour all enterprise alike, the small developer as well as the big. It would also enable individual home-owners to become as it were, their own "developers."

The Commission's Report states: "the redevelopment of the greater part of the areas reclaimed must be the responsibility of private enterprise and will require the consolidation of the ownership of numerous parcels of land as a pre-requisite to sale to developers. The Commission is already doing this in a small way."

The practise should be stopped immediately. It exacerbates the relationship between the Commission and people whose homes they are acquiring who naturally bitterly resent the disturbance to their lives when the object appears to be not to improve their own standards, but to make more profits for a monopoly private developer.

The excuse that "numerous parcels of land" are required by developers is not good enough. Let the developers themselves, if they can, buy up sufficiently large parcels to assemble enough to erect properly designed higher-density buildings. The indirect form of subsidy suggested above would assist them to do this.

In any case the basic assumption that enormous "project estates" are socially desirable, is questionable, whether they be low-income estate or middle-income estates.

11. The Machinery:

The Government, having formulated a policy of rapid redevelopment of the inner areas will be confronted soon with consideration as to what machinery is required to do this.

Talks of a new "Re-development Authority" is much in the wind.

The Housing Commission thinks it should be the Re-development Authority, The Town and Country Planning Association thinks there should be an entirely new Division of the Housing Commission created under a Commissioner with re-development functions rather than the functions of constructing low-cost housing and planning should be carried out with the help of local representative advisory committees.

The M.M.B.W. recommends a Statutory Authority separate from the Housing Commission.

There is, of course, the possibility of an expanded Melbourne City Council being such an authority.

The writer will not make an essay on this problem. Over to you.

Appendix

COMPENSATION

The theory of compensation is that the value (i.e. the market value) as determined by sworn valuers should be paid. The Valuation of Land Act, Sec. 26(c) gives any acquiring authority power to order payment of a "solatium" not exceeding 10% of the market value.

One big trouble in valuation is lack of confidence in the valuers. In the 1966 Rowville Education Dept., land purchase scandal, the three expert valuers gave valuations which vary respectively +26%, +10% and -14% of the value finally assessed by the Board of Enquiry. In this case, then, there was a range of 40% difference.

It would seem not unreasonable to propose that compensation should not be simply market value plus a discretionary 10%, but market value plus 20% or 25% for all the trouble adjustment, shifting expenses etc, caused by the re-location. The percentage should not be set too high or it could encourage speculation in buying up areas judged ripe for acquisition to make a profit on the deal. This would be a waste of public money such as was suspected at Rowville.

Another trouble in compensation is that many purchasers of inner suburban houses have bought at prices that do not represent the market value, but are inflated prices deliberately so designed to enable low deposits, low interest and low instalments payment to entice buyers. Many are so desperate that, like buyers of hire purchase goods, the rate of weekly payments is the main consideration

rather than the price (i.e. how long they will have to continue to pay). The valuation by the Commission, may appear to such buyers to be unfair, but in reality they have had the advantage of relatively cheap shelter payments and it would be unfair to pay a value to them which is greater than their neighbours who bought at a low price which correctly reflected the value.

A third trouble in compensation is said to be that owners who bought some years ago find that when they get their full compensation (if they had paid off their houses) or their equity (if they haven't finished paying it off) they haven't enough money to buy a similar house in another suburb. It is said that they bought when values were low and values have gone up. This argument on the face of it is incorrect. If prices of houses have risen generally, then the similar house, in both suburbs will have risen in both suburbs by a similar amount. If the compensation therefore is based on a fair valuation it will be sufficient to buy a similar type of house in another suburb. If it isn't for some reason, there can be no unequal measure of compensation as between neighbours. It would seem that for both the second and third troubles the important thing is to get fair compensation. It may be useful to note that provisions is made by the Valuation of Land (supply of Information) Regulations 1966 No:257 of the Statutory Regulations 1966 for the Valuer General to supply sales information to, ".... (b) any persons or his duly authorised agent whose land is being compulsorily acquired...." Information so supplied is not to be published or reproduced without the Valuer General's consent. Information can be obtained from any sale from 1/1/1966 for the price of 50 cents each.

By checking out recent sale prices of similar-type houses in near-by areas an approximate idea can be obtained as to whether the officially adopted valuation is a fair one.

A fourth difficulty on valuation is that in areas where there has been for some years a Commission order, the very existence of this order may have depressed prices in that area because of uncertainty. If this is so it can be overcome by checking nearby sales outside the area as above.

A fifth difficulty: It is thought by some that a recent change from capital improved value to unimproved (site) valuation system or vice versa, changes the value of the property. This is not really so, because compensation valuation is not made on site valuation but on market value (i.e. on the improved capital value.)

A sixth difficulty, also apparent and not real, is the zoning or recent change of zoning. Any dwelling house in a zone other than residential is quite entitled to be there according to the doctrine of "non-conforming use" and this fact should not affect the valuation at all for an acquiring authority.

A seventh problem however, is rather more difficult, many people have recently made improvements to their homes. They fear that they will not recover in the compensation the cost to them of these improvements. They should. But it is harder to assess values of this kind because it is harder to get point-for-point comparisons with other houses. However, attempts could be made to do this. In comparing the recent sale prices of similar type house (as above) if the improvements were approximately the same a direct comparison could be made. If however, for example, the expropriated's house had a hot water system, a sleep out, and a renovated kitchen and the other houses similar in most respects did not have these improvements, then the value of these improvements could be added to the selling price of the less improved house to draw an approximate comparison.

An eighth problem relating to migrants does not arise directly from the scale of compensation or valuation problems, but from a general economic difficulty. It is pointed out that many newly arrived migrants, to get shelter, are forced to buy cheap sub-standards houses in the inner suburbs. The Commission's acquisition policy is creating a smaller and smaller pool of such low-priced houses, driving up their prices and making the migrants' problems an acute one.

The answer to this seems to be that high-density low cost new housing should be filling this need. There is a need to demand such an expanded program of Commission building that the waiting queues are reduced to reasonable periods. If there are any barriers, whether official or unofficial in operation, against migrants applying and being allotted Commission accommodation these should be removed.